

# Project PROTECT



## Debit & Credit Card Fraud For Owners / Managers of Retail Outlets

*Police Officers will be meeting with your employees in an effort to make them more aware of the problems related to debit and credit card fraud and to elicit their co-operation in efforts to stop this type of fraud.*

The police are seeking your assistance in actively participating in this project through supervision of your employees and ensuring that your customers are also comfortable in following the steps necessary when making a debit or credit card payment.

### **INTEGRITY CHECKS**

Regular and thorough integrity checks of the point of sale, pin pad, key pad and other vulnerable areas within your premises must be conducted by you.

These checks will help detect any unauthorized equipment or tampering and will reduce the potential for installation of card skimming equipment.

Integrity checks must be recorded. A check list will be provided.

### **SUPERVISION OF EMPLOYEES**

Please ensure that all of your employees, present and future, receive and are familiar with the hand-out on "Project Protect". This can ensure that they are aware of the consequences of this crime and the various approaches a fraudster may take.

- If you notice unusual amounts of cash during a shift, rather than credit and debit transactions this could signal that a dummy terminal may have been installed in your station.

- If you have any doubts, review your surveillance tapes to detect any unusual activity. It can show how the new employee is doing and additionally reveal if this new employee got hired for the purpose of skimming cards.
- Ensure that you receive proper identification from all persons applying for work and that you take the necessary steps to verify this identification. Ask for and check out references thoroughly. Many fraud artists use false identity and provide no references upon being hired. They then skim customer cards and quit the station. By demanding verifiable references you can discourage most fraud artists, as their real identity, legitimate address and other legitimate information will be known.

Your co-operation and participation in this project is very important. So is the trust in both customers and employees. Rewards can be given to employees who report information concerning skimming, location of equipment, or information on persons engaged in this activity (e.g., Crime Stoppers).

Information on this activity is welcomed by the Police. Please contact the Police Service in your area and ask for the Fraud Unit, Project Protect.

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*Thank You  
for your co-operation!*



# Project PROTECT



## Debit & Credit Card Fraud For Employees of Retail Outlets

*Police Officers will be meeting with you and other employees in an effort to make you more aware of the problems related to debit and credit card fraud and to elicit your co-operation in efforts to stop this type of fraud*

### WHY THIS MAY CONCERN YOU

- If you are a clerk or cashier working in a place where purchases can be paid for by debit or credit card.

YOU may be approached by people who will attempt to convince you to participate in a fraud scheme by:

- Providing you with a device used to record data on debit / credit cards; and/or,
- Allowing them to install a device to record debit / credit card data.

### THE FRAUDSTER'S APPROACH

The Fraudster will:

- Conceal their true identity.
- Try to become your friend.
- Ask you to help them with their scam. They may even insist, if you refuse.
- Offer / promise you large amounts of money. **Remember - False promises are NEVER kept.**
- Tell you there is no risk involved, as no one will ever know what you have done. **This is FALSE. Police and Financial Institution Investigators will investigate and will discover the roles of all involved persons in the scam.**
- Tell you that you will never be accused of fraud. **This is FALSE. This activity includes offences of**

**Fraud and Credit Card Forgery and Conspiracy to Defraud the Public. All are indictable Criminal Offences.**

**A conviction for these offences can result in a fine and jail, hurt your present and future employment, and restrict your freedom to travel to other countries.**

### WHAT YOU NEED TO KNOW

- You take all the risks and the consequences. (Court, Jail, Criminal Record.)
- Your honesty and integrity are essential to maintain the respect of your family, friends, and peers, as well as the trust of your present and future employers.

### WHAT YOU SHOULD DO

- **REFUSE to become involved in such a scheme.**
- **RECORD as much information as you can remember about the persons (physical description, licence plate number).**
- **STAY within view of the Security Cameras. Fraud artists may try to speak to you in areas where they think they cannot be recorded.**

- **NEVER** give out your phone number, last name, or home address.
- **DO NOT** be tempted by offers of large sums of money or bragging about easy cash.
- **NEVER** tolerate any personal threats.
- **NOTIFY** your employer.
- **NOTIFY** police. Assistance will be given to speak to a "Project Protect" officer.

Your co-operation and participation in this project is very important. So is the trust in both customers and employees. Rewards can be given to persons who report information concerning skimming, location of equipment, or information on persons engaged in this activity.

**Information on this activity is welcomed by the Police. Please contact the Police Service in your area and ask for Fraud Unit, Project Protect\* – OR – call Crime Stoppers 1-800-222-TIPS.**

*Your co-operation  
is appreciated!*